Financial Literacy for College Graduates
Days/Time: Wed 5pm-6:20pm
Meeting dates: Aug 28, Sept 4, Sept 11, Sept 18, Sept 25, Oct 2
Last day to drop: Sept 25

Instructor: Andrew Marx
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Office: Office of the University Registrar Kutz 121
Office Hours: Wed 4pm-4:50pm or by appointment

Course Description:
Explores how students can create a financial plan after they graduate college. Topics will include bank accounts, salary and job benefits, managing credit, and saving for long-term goals. Class discussions will examine the money challenges faced after graduation and emphasize how to make good financial decisions while pursuing graduate school, employment and other opportunities. Class participants will be expected to be active and engaged learners in class and on LATTE. Financial Literacy for College Graduates class is not-for-credit that satisfies one Life Skills module for the Health, Wellness and Life Skills requirement. Also counts as one-half activity course toward the physical education requirement.

Students are expected to have some experience with budgeting and paying bills.

Credit for this course will be earned through class participation, short written reflections posted to LATTE, and a final class assignment.

Course Outcomes:
- Students will engage in exploration and critical thinking on the transitions and challenges of life after graduation and the impact of financial decisions on their short and long term goals.
- Students will gain an understanding of the financial decision-making skills they have developed and need to further develop to be successful and comfortable in the “real world.” There will be a focus on self-reliance, self-advocacy, and core personal values.
- Students will participate in a cooperative learning environment, exploring financial topics through small group discussions, dialogue, teamwork, presentations and other modes of experiential learning.
- Students will be encouraged to take greater responsibility for their financial situation.

Course Requirements:
All class assignments should be turned in by 11:59pm on the due date.

1) Making a Good Financial Decision Assignment
Complete the Financial Decision worksheet.
Due: Oct 2

2) Subject Matter Expert Assignment
Select one financial key term to become a subject matter expert. You will pick one of the week’s topics and during that week, you will help facilitate the class discussion on the topic.
Due: Sept 4, Sept 11, Sept 18, Sept 25, or Oct 2
2) Complete three readings and reflections on LATTE.
Due: Sept 4, Sept 18, and Oct 2

Class Attendance/Participation:
Our class runs once a week for the duration of the first half of the semester. In order for our class to reach its fullest potential, we need all students present and engaged in active, participatory learning. Please arrive to class on time. It is expected that students will turn off cell phones, laptops, or other electronic devices during class time, in order to respect their peers and learning environment unless needed for the activities within the class.

If you are sick or have a conflict with the class time, please notify the instructors through email at least 12 hours before the class begins if possible. If you are more than fifteen minutes late to class, it may count as an absence. Because attendance is a critical component, students are permitted 1 excused absence.

The last day to drop a module I course is Sept 25.

LATTE:
Students are required to check the course’s LATTE page throughout the module. The instructor will post readings on LATTE. The readings will be short, thought-provoking, contemporary, and discussed in class. Students will be expected to prepare for the week based on the materials as well as contribute reflections to the readings or respond to another student’s post. Students can expect three read and reflect assignments during the class. Any other assignments will also be posted to LATTE, along with changes to the class schedule.

Accessibility Services:
Brandeis seeks to welcome and include all students. If you are a student who needs accommodations as outlined in an accommodations letter, please talk with me and present your letter of accommodation as soon as you can. I want to support you. In order to provide test accommodations, I need the letter more than 48 hours in advance. I want to provide your accommodations, but cannot do so retroactively. If you have questions about documenting a disability or requesting accommodations, please contact Student Accessibility Support (SAS) at 781.736.3470 or access@brandeis.edu.

Academic Integrity:
Brandeis University Rights and Responsibilities
You are expected to be familiar with, and to follow, the University’s policies on academic integrity. Please consult Brandeis University Rights and Responsibilities for all policies and procedures. All policies related to academic integrity apply to in-class and take home projects, assignments, exams, and quizzes. Students may only collaborate on assignments with permission from the instructor. Allegations of alleged academic dishonesty will be forwarded to the Director of Academic Integrity. Sanctions for academic dishonesty can include failing grades and/or suspension from the university.
Safe Space for Discourse:
Students are expected to treat each other respectfully. This class, in person and online, is a safe space for discourse. Each person is entitled to their opinion, perspective and experience. As well, we ask that you:
1) Be mindful and respectful of your peers, instructors and invited guests.
2) Own your words and message. You are accountable for what you say.
3) Understand the discourse in this class, either during class or on LATTE, is not anonymous.

Course Outline

Week 1: Introductions and Course Expectations
   Setting Financial Goals
   Review Budgeting and Tracking Expenses
   Subject Matter Expert Assignments

Week 2: Graduate School and Student Loans
   Financial Lessons Quiz
   Student Loans for Graduate School
   Repaying Student Loans
   Calculating the Total Cost of Borrowing
   Making a Good Financial Decision Assignment

Week 3: Jobs, Salary, and Benefits
   How to Understand Your Paycheck
   Payroll Taxes
   Employment Benefits
   Salary Negotiation

Week 4: Managing Credit Cards and Other Debt
   Building Credit
   Understanding Your Credit Report and Credit Score
   Personal Loans, Home Loans, Auto Loans

Week 5: Saving for Retirement and Insurance
   Week 5 Quiz
   How Insurance Works
   Making Sense of Retirement Accounts

Week 6: Saving for Long Term Goals and Investing
   How to Save and Plan for the Future Activity
   Investing
   Class Wrap Up
   Making a Good Financial Decision Worksheet Due